Loans of SSI Sector

†3263. SHRI DILIP SINGH JUDEV: Will the Minister of FINANCE be pleased to state:

(a) the amount released by Nationalized Banks for the purpose of cars and personal loans during the last five years, the expenditure made each year for its publicity and the amount of loan provided to small scale industries;

(b) the reasons for giving priority to loans of personal nature and ignoring small scale industries;

(c) whether RBI and Central Government have issued any guidelines in this regard; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) The current data collection system of Reserve Bank of India does not generate information in respect of cars and personal loans and hence the same is not available. The details of loan provided to Small Scale Industries by Public Sector Banks during the last five years is as under:

(Rs. in crores)

As at the end of March	Total Advances to SSI
2001	48445
2002	49743
2003	52988
2004	58278
2005	67634

(b) It is not correct that Banks are giving priority to loans of personal nature and ignoring small scale industries.

(c) and (d) In this regard, a "Policy Package on Steeping up credit to Small and Medium Enterprises (SMEs) sector" has been announced in the Parliament on August 10, 2005 which *inter alia* includes fixing self targets for funding SMEs to achieve a **minimum** 20% year on year growth in credit to SMEs. Reserve Bank of India has issued instructions in this regard advising all banks to implement the policy measures.

† **Original notice of the question was received in Hindi.**